

**Information to identify the case:**

Debtor 1	Frank Cear	Social Security number or ITIN xxx-xx-4627
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	13-35225-KCF	

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank Cear

3/7/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Frank Cear  
Debtor

Case No. 13-35225-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 61

Date Rcvd: Mar 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2019.

db +Frank Cear, 38 Honey Lane, Staten Island, NY 10307-2305  
cr +EverBank, Attn: Default Cash, 301 W. Bay Street, Jacksonville, FL 32202-5180  
514684816 +Attorney General, US Dept of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683  
515907263 Central Jersey Behavioral Health, PO Box 8000, Sept. 610, Buffalo, NY 14267-0002, Acct. # 105-16034926 - \$196.24  
514363938 DECA Financial Services, PO Box 910, Fishers, IN 46038-0910  
514468660 +EverBank, Attn: Default Cash, 301 W. Bay Street, Jacksonville, FL 32202-5180  
514363942 Everhome Mortgage, PO Box 2167, Jacksonville, FL 32232-0004  
515907268 +Healthy Woman OB/GYN Associates, PO Box 6339, Freehold, NJ 07728-6339, Acct. # 20909 - \$138.97  
515907265 +Kimball Emergency Medical Associates, PO Box 6192, Parsippany, NJ 07054-6192, Invoice # 82375531 - \$499. 07054-7192  
515907266 +Kimball Emergency Medical Associates, PO Box 6192, Parsippany, NJ 07054-6192, Invoice # 85983831 - \$544. 07054-7192  
516715362 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826  
516715363 +MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826, MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving 29603-0826  
515911313 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
514363952 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
516281324 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of NJ, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695)  
514363955 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 08 2019 00:00:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 08 2019 00:00:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr EDI: FORD.COM Mar 08 2019 04:28:00 Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, MO 80962  
514479700 EDI: AIS.COM Mar 08 2019 04:28:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
514363928 +EDI: PHINHARRIS Mar 08 2019 04:28:00 Arnoldharris, 600 West Jackson, Chicago, IL 60661-5636  
514363929 EDI: ARSN.COM Mar 08 2019 04:28:00 Associated Recovery, PO Box 469046, Escondido, CA 92046-9046  
514363932 EDI: BANKAMER.COM Mar 08 2019 04:28:00 Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410  
514363930 EDI: BANKAMER.COM Mar 08 2019 04:28:00 Bank Of America, PO Box 15019, Wilmington, DE 19886  
514363931 EDI: BANKAMER.COM Mar 08 2019 04:28:00 Bank Of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
514363933 +EDI: BANKAMER.COM Mar 08 2019 04:28:00 Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
514363934 E-mail/Text: bankruptcy@cavps.com Mar 08 2019 00:00:40 Cavalry Portfolio Services, PO Box 1017, Hawthorne, NY 10532-7504  
514363935 EDI: CITICORP.COM Mar 08 2019 04:28:00 Citi, PO Box 20507, Kansas City, MO 64195  
514370755 +E-mail/Text: bankruptcy@cavps.com Mar 08 2019 00:00:40 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515907269 +E-mail/Text: abarkin@sbmesq.com Mar 08 2019 00:00:00 Colts Neck OB/GYN Associates, c/o Schwartz, Barkin & Mitchell, 1110 Springfield Road, PO Box 1339, Union, NJ 07083-133, Docket # DC-009935-15 - \$214. 07083-1339  
514363936 +EDI: CCS.COM Mar 08 2019 04:28:00 Credit Collection, 2 Wells Ave, Newton Center, MA 02459-3246  
514363937 +EDI: RCSFNBMARIN.COM Mar 08 2019 04:28:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
514363940 EDI: DISCOVER.COM Mar 08 2019 04:28:00 Discover Fin, Po Box 15316, Wilmington, DE 19850  
514363939 EDI: HFC.COM Mar 08 2019 04:28:00 Direct Merchants, PO Box 5894, Carol Stream, IL 60197-5894  
514363941 EDI: CONVERGENT.COM Mar 08 2019 04:28:00 ER Solutions, Inc., PO Box 9004, Renton, WA 98057-9004  
514363943 EDI: FORD.COM Mar 08 2019 04:28:00 Ford Credit, PO Box 6275, Dearborn, MI 48121-0000  
514378726 EDI: FORD.COM Mar 08 2019 04:28:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953  
514363944 EDI: FORD.COM Mar 08 2019 04:28:00 Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275, Dearborn, MI 48121-6275  
514363945 +EDI: FORD.COM Mar 08 2019 04:28:00 Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 61

Date Rcvd: Mar 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

514626769 EDI: RMSC.COM Mar 08 2019 04:28:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
514391269 EDI: RMSC.COM Mar 08 2019 04:28:00 GE Capital Retail Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
514363946 +EDI: HFC.COM Mar 08 2019 04:28:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253  
514363947 EDI: IIC9.COM Mar 08 2019 04:28:00 IC System, 444 Highway 96 E,  
Saint Paul, MN 55127-2557  
514684815 EDI: IRS.COM Mar 08 2019 04:28:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
514429626 EDI: JEFFERSONCAP.COM Mar 08 2019 04:28:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
515907267 E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Mar 08 2019 00:00:59  
Jersey Shore University Medical Center, c/o Meridian Health, PO Box 417140,  
Boston, MA 02241-7140, Acct. # 1301060591 - \$100.00  
515907264 E-mail/Text: ebn@rwjbh.org Mar 08 2019 00:00:46 Kimball Medical Center, PO Box 29965,  
New York, NY 10087-9965, Acct. # 2002237025 - \$644.35  
514631786 EDI: RESURGENT.COM Mar 08 2019 04:28:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
514363948 EDI: TSYS2.COM Mar 08 2019 04:28:00 Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
514363949 EDI: MID8.COM Mar 08 2019 04:28:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
514363950 EDI: RMSC.COM Mar 08 2019 04:28:00 Modell's, PO Box 960014, Orlando, FL 32896-0014  
514363951 EDI: PRA.COM Mar 08 2019 04:28:00 Portfolio Recovery Assoc., 120 Corporate Blvd,  
Norfolk, VA 23502-4962  
514626621 EDI: PRA.COM Mar 08 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
POB 41067, Norfolk VA 23541  
514626620 EDI: PRA.COM Mar 08 2019 04:28:00 Portfolio Recovery Associates, LLC,  
c/o Best Buy Internet, POB 41067, Norfolk VA 23541  
514626624 EDI: PRA.COM Mar 08 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Modells,  
POB 41067, Norfolk VA 23541  
515907262 E-mail/Text: ebn@rwjbh.org Mar 08 2019 00:00:46 St. Barnabas Behavioral Health,  
PO Box 22972, New York, NY 10087-9972, Acct. # 3000054856 - \$44.00  
515907261 E-mail/Text: ebn@rwjbh.org Mar 08 2019 00:00:46 St. Barnabas Behavioral Health,  
PO Box 29972, New York, NY 10087-9972, Acct. # 3000054856 - \$44.00  
515907260 E-mail/Text: ebn@rwjbh.org Mar 08 2019 00:00:46 St. Barnabas Behavioral Health,  
PO Box 29972, New York, NY 10087-9972, Acct. # 3000054469 - \$2,251.37  
514363954 EDI: WTRRNBNK.COM Mar 08 2019 04:28:00 Target, PO Box 673, Minneapolis, MN 55440-0673  
514363953 EDI: WTRRNBNK.COM Mar 08 2019 04:28:00 Target, PO Box 9475,  
Minneapolis, MN 55440-9475  
514363956 +EDI: VERIZONCOMB.COM Mar 08 2019 04:28:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225

TOTAL: 45

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514684817\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 9019,  
Holtsville, NY 11742-9019)  
515911314\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,  
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
516251703\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
Trenton, NJ 08695-0245)  
514363927 ##A-1 Collections, 101 Grovers Mill Rd, Lawrence Township, NJ 08648-4706  
515907270 ##+Genesis Laboratory Management, 142 Route 35, Suite 208, Eatontown, NJ 07724-1882  
515907271 ##+Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730  
514643386 ##+U.S. BANK NATIONAL ASSOCIATION FOR THE HOLDERS OF, THETERWIN MORTGAGE TRUST 2005-1,,  
c/o ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 Sheffield Street, Suite 101,  
Mountainside, NJ 07092-2315

TOTALS: 0, \* 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 61

Date Rcvd: Mar 07, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION FOR THE HOLDERS OF  
THETERWIN MORTGAGE TRUST 2005-11, ASSET-BACKED SECURITIES, SERIES 2005-11  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marc C Capone on behalf of Debtor Frank Cear 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com;e4eaf5f23@maildrop.clio.com  
Robert P. Saltzman on behalf of Creditor EverBank dnj@pbslaw.org  
Tammy L. Terrell on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION FOR THE HOLDERS OF  
THETERWIN MORTGAGE TRUST 2005-11, ASSET-BACKED SECURITIES, SERIES 2005-11 bankruptcy@feinsuch.com  
TOTAL: 9